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CONFIDENTIAL

Date: August 3, 2006

Pages (including cover): 8

TO:

<u>Recipient Name</u>	<u>Firm/Company</u>	<u>Fax</u>	<u>Telephone</u>
Jocelyn W. Greimel	USPTO	571-273-8300	571-272-3734

FROM:	William T. Cook	Email address:	Bill.Cook@sablaw.com
Telephone:	404.853.8253	User number:	Client number:

Message:

Title: Maximization of a Hedged Investment Budget for an Index-Linked Insurance Product
Serial Number: 09/845,669
Date Filed: April 30, 2001
Unit #: 3624
Confirmation No: 2276

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/845,669 Confirmation No.: 2276
Applicant : Clark et al.
Filed : April 30, 2001
Art Unit : 3624
Examiner : Jocelyn Greimel
Atty Docket No. : 26548-0007

RESPONSE TO OFFICE ACTION

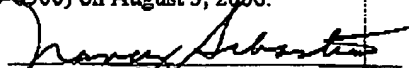
Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the Office Action mailed May 3, 2006, please reconsider the application in view of the following remarks.

Remarks begin on page 2 of this paper.

I hereby certify that this correspondence is being sent to the United States Patent and Trademark Office via facsimile (571-273-8300) on August 3, 2006.


Nancy Sebastian

AO 1492021.1